

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

**CHAPTER 13 PLAN - MODIFIED
AND RELATED MOTIONS**

Name of Debtor(s): **Mike Sabri Daniel
Nataly Najib Daniel**

Case No: **08-32942-T**

This plan, dated **November 12, 2008**, is:

- ☐ the *first* Chapter 13 plan filed in this case.
- ☒ a modified plan, which replaces the plan dated **June 30, 2008**.

Date and Time of Modified Plan Confirming Hearing:
December 23, 2008 @ 11:00 a.m.

Place of Modified Plan Confirmation Hearing:
701 E. Broad St., Room 5100, Richmond, VA 23219

The plan provisions modified by this filing are:

1:Modify funding; 2-B: Provide for Additional Priority tax claim; 3-B: Provide for Secured claims; 5-A: Provide for post petition mortgage arrears

Creditors affected by this modification are:

SunTrust, County of Henrico, Virginia Dept. of Taxation

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than ten (10) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$483,475.00**

Total Non-Priority Unsecured Debt: **\$268,305.00**

Total Priority Debt: **\$17,896.06**

Total Secured Debt: **\$408,050.23**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$2,500.00 Monthly for 4 months, then \$2,575.00 Monthly for 56 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **154,200.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid 10% of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,800.00** balance due of the total fee of \$ **3,000.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
City of Richmond	Taxes and certain other debts	3,213.00	Prorata 12 months
County of Chesterfield	Taxes and certain other debts	409.00	Prorata 12 months
County of Henrico	Taxes and certain other debts	92.50	Prorata 12 months
Internal Revenue Service	Taxes and certain other debts	9,642.21	Prorata 12 months
Virginia Dept of Taxation	Taxes and certain other debts	39.35	Prorata 12 months
Virginia Dept of Taxation	Taxes and certain other debts	4,500.00	Prorata 12 months

3. **Secured Creditors and Motions to Value Collateral.**

This paragraph provides for claims of creditors who hold debts that are secured by real or personal property of the debtors(s) but (a) are not secured solely by the debtor(s)' principal residence and (b) do not have a remaining term longer than the length of this plan.

- A. Claims to Which § 506 Valuation is NOT Applicable.** Claims listed in this subsection consist of debts secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor for which the debt was incurred within 910 days of the filing of the bankruptcy petition, or if the collateral for the debt is any other thing of value, the debt was incurred within 1 year of filing. See § 1325(a)(5). After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the amount of the claim in column (d) with interest at the rate stated in column (e). **Upon confirmation of the plan, the interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) <u>Creditor</u>	(b) <u>Collateral</u>	(c) <u>Purchase Date</u>	(d) <u>Est Claim Amt</u>	(e) <u>Interest Rate</u>	(f) <u>Monthly Paymt& Estimate Term**</u>
Toyota Motor Credit	2006 Toyota Tacoma with 21,000 miles	August 1, 2006	9,749.98	5%	183.99 60 months

- B. Claims to Which §506 Valuation is Applicable.** Claims listed in this subsection consist of any claims secured by personal property not described in Plan paragraph 3.A. After confirmation of the plan, the Trustee will pay to the holder of each allowed secured claim the monthly payment in column (f) based upon the replacement value as stated in column (d) or the amount of the claim, whichever is less, with interest at the rate stated in column (e). The portion of any allowed claim that exceeds the value indicated below will be treated as an unsecured claim. **Upon confirmation of the plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed and sustained by the Court.** Payments distributed by the Trustee are subject to the availability of funds.

(a) <u>Creditor</u>	(b) <u>Collateral</u>	(c) <u>Purchase Date</u>	(d) <u>Replacement Value</u>	(e) <u>Interest Rate</u>	(f) <u>Monthly Paymt& Estimate Term**</u>
County of Henrico	Personal Property taxes for TY 2007-2008	2007-2008	2,305.96	4%	42.47 60 months
County of Henrico	Real Estate Taxes for TY 2008	2008	1,500.31	4%	27.63 60 months
GMAC	2005 Chevrolet Suburban with 31000 miles	05/05	24,750.00	5%	78.72 60 months
Home Furnishings Credit Co.	dining room set and couch	12/06	4,000.00	5%	32.21 60 months

**** THE MONTHLY PAYMENT STATED HERE SHALL BE THE ADEQUATE PROTECTION PAYMENTS PURSUANT TO 1326(a)(1)(C) TO THESE CREDITORS UNLESS OTHERWISE PROVIDED IN PARAGRAPH 11 OR BY SEPARATE ORDER OF THE COURT.**

- C. Collateral to be surrendered.** Upon confirmation of the plan, or before, the debtor will surrender his or her interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled shall be paid as a non-priority unsecured claim. The order confirming the plan shall have the effect of terminating the automatic stay as to the collateral surrendered.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Total Claim</u>	<u>Full Satisfaction (Y/N)</u>
-NONE-			

4. Unsecured Claims.

- A. Not separately classified.** Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 31 %. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately 0 %.

- B. Separately classified unsecured claims.**

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Long Term Debts and claims Secured by the Debtor(s)' Primary Residence.

Creditors listed below are either secured by the debtor(s)' principal residence or hold a debt the term of which extends beyond the term of this plan.

- A. Debtor(s) to pay claim directly.** The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
SunTrust Mortgage	Single Family Home: 9532 Pine Trails Ct., Richmond, VA 23294	2,211.00	4,617.79	0%	60 months	76.96
SunTrust Mortgage	Single Family Home: 9532 Pine Trails Ct., Richmond, VA 23294	800.00	0.00	0%	0 months	
SunTrust Mortgage	Single Family Home: 9532 Pine Trails Ct., Richmond, VA 23294-Post Petition Mortgage Arrears	2,211.00	9,714.08	0%	56 months	173.47

- B. Trustee to pay the contract payments and the arrearages.** The creditors listed below will be paid by the Trustee the regular contract monthly payments during the term of this plan. The arrearage claims, if any, will be cured by the Trustee by payments made either pro rata with other secured claims or by fixed monthly payments as indicated below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- 6. Executory Contracts and Unexpired Leases.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
Cintas	Uniform Contract: Reject
In Charge	Debt Consolidation contract - Reject
Sprint	Cell Phone - Reject

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

- 7. Motions to Avoid Liens.**

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Basis and Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for informational purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.

9. Vesting of Property of the Estate. Property of the estate shall revest in the debtor(s) upon confirmation of the plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, or encumber real property without approval of the court.

10. Incurrence of indebtedness. During the term of the plan, the debtor(s) shall not voluntarily incur additional indebtedness in an amount exceeding \$5,000 without approval of the court.

11. Other provisions of this plan:

I. Payment of Attorney Fees and Expenses - The claim for attorney fees and expenses shall be paid all funds available on first disbursement after confirmation of the plan, and until such claim for attorney fees and expenses is paid in full, except as reserved for adequate protection payments on allowed secured claims (if any), and trustee commissions.

II. Adequate Protection - Creditors with allowed secured claims provided for in Section 3.A. & 3.B. shall be paid monthly adequate protection payments through the Chapter 13 Trustee until Plan confirmation as follows:

Toyota Motor Credit: \$95.00

Home Furnishings Credit Corporation: \$25.00

GMAC: \$30.00

III. Direct Payments on Long-Term Debts

Direct payment for the following creditor:

Creditor: Citibank Student Loan Corporation

Under 11 U.S.C. Section 1322(b)(5), since the last payment on the claim is due after the date on which the final payment under the plan is due, the debtor can maintain regular payments while in the plan.

Signatures:

Dated: November 12, 2008

/s/ Mike Sabri Daniel

Mike Sabri Daniel
Debtor

/s/ Suzanne E. Wade VSB

Suzanne E. Wade VSB 31868
Debtor's Attorney

/s/ Nataly Najib Daniel

Nataly Najib Daniel
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with plan**

Certificate of Service

I certify that on November 12, 2008, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Suzanne E. Wade VSB

Suzanne E. Wade VSB 31868
Signature

P.O. Box 11588

Richmond, VA 23230-1588

Address

(804) 358-9900

Telephone No.

Ver. 06/28/06 [effective 09/01/06]

In re **Mike Sabri Daniel**
Nataly Najib DanielCase No. **08-32942-T**

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - MODIFIED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter Son	AGE(S): 3 7
Employment:	DEBTOR	SPOUSE
Occupation	Small Business Owner, Auto Glass	
Name of Employer	Self Employed	Home Maker and Student
How long employed	4 years	
Address of Employer	5025 A Old Midlothian Turnpike Richmond, VA 23224	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

3. SUBTOTAL

\$ 0.00	\$ 0.00
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 0.00
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 0.00
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____
12. Pension or retirement income
13. Other monthly income (Specify): _____

\$ 38,853.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 38,853.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 38,853.00	\$ 0.00
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 38,853.00	
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(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case No. **08-32942-T**

Debtor(s)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)						\$	3,011.40
a.	Are real estate taxes included?	Yes	X	No			
b.	Is property insurance included?	Yes	X	No			
2.	Utilities:						
	a. Electricity and heating fuel				\$	200.00	
	b. Water and sewer				\$	80.00	
	c. Telephone				\$	0.00	
	d. Other See Detailed Expense Attachment				\$	383.00	
3.	Home maintenance (repairs and upkeep)				\$	50.00	
4.	Food				\$	475.00	
5.	Clothing				\$	24.00	
6.	Laundry and dry cleaning				\$	22.00	
7.	Medical and dental expenses				\$	50.00	
8.	Transportation (not including car payments)				\$	300.00	
9.	Recreation, clubs and entertainment, newspapers, magazines, etc.				\$	25.00	
10.	Charitable contributions				\$	0.00	
11.	Insurance (not deducted from wages or included in home mortgage payments)						
	a. Homeowner's or renter's				\$	0.00	
	b. Life				\$	0.00	
	c. Health				\$	0.00	
	d. Auto				\$	332.00	
	e. Other				\$	0.00	
12.	Taxes (not deducted from wages or included in home mortgage payments) (Specify) Personal Property				\$	25.00	
13.	Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)						
	a. Auto				\$	0.00	
	b. Other				\$	0.00	
	c. Other				\$	0.00	
14.	Alimony, maintenance, and support paid to others				\$	0.00	
15.	Payments for support of additional dependents not living at your home				\$	0.00	
16.	Regular expenses from operation of business, profession, or farm (attach detailed statement)				\$	30,765.00	
17.	Other See Detailed Expense Attachment				\$	535.00	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$	36,277.40
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:							
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20. STATEMENT OF MONTHLY NET INCOME							
a.	Average monthly income from Line 15 of Schedule I				\$	38,853.00	
b.	Average monthly expenses from Line 18 above				\$	36,277.40	
c.	Monthly net income (a. minus b.)				\$	2,575.60	

In re **Mike Sabri Daniel**
Nataly Najib Daniel

Debtor(s)

Case No. **08-32942-T****SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - MODIFIED****Detailed Expense Attachment****Other Utility Expenditures:**

Cable & Internet & Phone	\$	233.00
Cell Phone	\$	150.00
Total Other Utility Expenditures	\$	383.00

Other Expenditures:

Haircuts and Personal Grooming	\$	50.00
Miscellaneous Expense	\$	25.00
School lunches	\$	60.00
Child Care/ School Activities	\$	400.00
Total Other Expenditures	\$	535.00

Office of the US Trustee
701 E. Broad Street
Room 4304
Richmond, VA 23219

American Express
Attn: Bankruptcy Dept
777 American Expressway
Ft. Lauderdale, FL 33337

American General
9022 W. Broad Street
Richmond, VA 23294-5816

Bank of America
PO Box 15026
Wilmington, DE 19850-5026

Bannon Insurance Agency
6372 Mechanicsville Trpk
Mechanicsville, VA 23111

Barclays Bank
100 S. West Street
Wilmington, DE 19801

C.R. Laurence Company
1511 Lancer Drive
Moorestown, NJ 08057

Capital 1 Bank
PO Box 30285
Salt Lake City, UT 84130

Cintas
PO Box 625737
Cincinnati, OH 45262

Citibank Student Loan Corp
c/o Citibank (Nevada), N.A.
PO BOX 6615
The Lakes, NV 88901-6615

City of Richmond
Dept. of Finance/ Tax Enforce.
900 E. Broad St., Room 100
Richmond, VA 23219

CMRE Financial Serv. Inc.
3075 E. Imperial Hwy #200
Brea, CA 92821-6753

County of Chesterfield
Treasurer
P.O. Box 40
Chesterfield, VA 23832

County of Henrico
Delinquent Tax Dept
P.O. Box 27032
Richmond, VA 23273

Discover
Attn: Bankruptcy Dept
P.O. Box 8003
Hilliard, OH 43026-9900

ECMC
7325 Beaufont Springs
Suite 200
Richmond, VA 23225

Equity One
Recovery Unit
301 Lippincott Dr., 4th Fl
Marlton, NJ 08053

First Revenue Assurance
Re: Bankruptcy
P.O. Box 5818
Denver, CO 80217

Focused Recovery Solutions
Re: Bankruptcy
9701 Metropolitan Ct, Suite B
Richmond, VA 23236-3662

Gary R. Hershner
9 South Adams Street
Richmond, VA 23220-5601

GEMB/JCP
Re: Bankruptcy
P.O. Box 981402
El Paso, TX 79998

GEMB/Mervyns
Po Box 981064
El Paso, TX 79998

GEMB/WALM
Re: Bankruptcy
P.O. Box 981402
El Paso, TX 79998

GMAC
P.O. Box 2150
Greeley, CO 80632-2150

Henrico Doctor's Hospital
Attn: Legal Dept.
P.O. Box 13620
Richmond, VA 23225

HFC
Re: Bankruptcy
7362 Bell Creek Road
Mechanicsville, VA 23111

Home Furnishings Credit Co.
Attn: Bankruptcy Department
5324 Virginia Beach Boulevard
Virginia Beach, VA 23462

HSBC/Best Buy
RE: Bankruptcy
PO Box 15521
Wilmington, DE 19850

Idearc Media
3635 Concorde Pkwy
Suite 200
Chantilly, VA 20151

In Charge
2101 Park Center Drive
Orlando, FL 32835

Internal Revenue Service
400 N Eighth St Rm 898
P.O. Box 10025
Richmond, VA 23240

J.C. Christensen & Assoc., Inc
RE: Iowa Glass Depot
PO Box 519
Sauk Rapids, MN 56379

Kohl's - Recovery
Attn: Bankruptcy Dept
P.O. Box 3004
Milwaukee, WI 53201

La Palma Intercommunity Hosp.
3033 West Orange
Anaheim, CA 92804

Lane Bryant
P.O. Box 182121
Columbus, OH 43218-2121

Macy's
Re: Bankruptcy
PO Box 689195
Des Moines, IA 50368

Merchanzt Advance LLC.
4755 Park Ave South 15th Floor
New York, NY 10016

Merchant Services
4755 Park Ave South
15th floor
New York, NY 10016

Michael A. Rossetti, DDS
Re: Bankruptcy
2613 N. Parham Road
Richmond, VA 23294

Orbitz Worldwide, Inc.
500 W. Madison
Chicago, IL 60661

Puzzlemania
Re: Bankruptcy
P.O. Box 5071
Clifton, NJ 07015-5071

Sears Bankruptcy Recovery
Citibank USA Sears
PO Box 20363
Kansas City, MO 64195

Service Auto Glass
PO Box 633203
Cincinnati, OH 45263

Sprint
Attn: Bankruptcy Dept
2001 Edmund Halley Drive
Reston, VA 20191

SunTrust Mortgage
Attn: Bankruptcy Dept.
PO Box 27767
Richmond, VA 23261-7767

Target
Bankruptcy Department
PO Box 1327
Minneapolis, MN 55440

THD/CBSD
CCS Gray OPS Center
Johnson City, TN 37615

Toyota Motor Credit
Po Box 371339
Pittsburgh, PA 15250

Travelocity
1061 Hanover Street
Sugar Notch, PA 18706

Tuckahoe Orthopaedic
Re: Bankruptcy
P.O. Box 71690
Richmond, VA 23255

Virginia Dept of Taxation
P.O. Box 2156
Richmond, VA 23218

Virginia Physicians for Women
PO Box 6829
Richmond, VA 23230-0829

W. Joseph Owen III
1930 Huguenot Rd
Richmond, VA 23235

Yellow Book USA
Re: Bankruptcy
2560 Renaissance Blvd.
King Of Prussia, PA 19406